The Builder.

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The Combinations are insoluble, and are mostly of such trifling cost, as scarcely to be appreciable as articles of expense where the work is considerable.

Hence, for Ship and House Building, Public Works, Piers, Sleepers for Railroads,—Engineers', Coopers', and Millwrights' Work,—Wood Pavements, Cabinet-work, Hop Poles, and wherever Wood is used, the Advantage of this Process must be apparent.

The Patentee is now ready to undertake orders for the preparation of timber under this process, and is authorized to state that his invention having been minutely investigated by Richard Phillips, Esq., the eminent Chymist, by order of the Hon. Commissioners for Woods and Forests, they have been pleased to adopt it in some of the works now in progress under their management. Particulars for the use of this Patent, whether by License or otherwise, to be obtained of Payne and Loder, Whitehall Wharf, Cannon-row, London; Fleetwood-on-Wyre, Lancashire; and Wiseach, Cambridgeshire.

TENDERS delivered for erecting Farncomb Church near Godalming, Surrey. — Messrs. Scott and Moffatt, Architects. August 5.

	With the Tower.	Without the Tower.
Fathers, Guildford ..	£3,030	£2,100
Loe, Guildford.. ..	3,000	2,019
Bowler, Milford, & Co.	2,585	2,076
Moon, Godalming ..	1,998	1,486
Oliver, Guildford ..	1,900	1,450

Opened in the presence of the Contractors.

TENDERS delivered for Paddington New Church. — Cundy. Esq., Architect.

Hicks	£14,635
Jackson	14,566
Cubitt, W.	14,279
Newton and Kelk	13,969
Higgs	13,221

NOTICES OF CONTRACTS.

For rebuilding the upper part of the Tower and general Repair of St. James' Church, Dukes-place. —Drawings, &c. at Mr. Meredith's, 6, Bloomfield-street, Finsbury-circus.—Mr. Churchwarden Lake, 33, Aldgate. August 13.

For making and constructing a Hard or Landing-place, with Toll-house, Reservoir, and other necessary works, at Hythe, in the County of Southampton.—Plans and specifications, as prepared by Mr. Tierney Clark, C.E.—Mr. Moberly, Solicitor, 29, Portland-street, Southampton. 16th August.

COMPETITIONS.

A PREMIUM of 100 guineas will be given by the commissioners appointed to erect a lunatic asylum in the vicinity of the city of Kingston, Jamaica, to the person who shall produce the best plan, accompanied by a specification, of an asylum for the reception of the insane. The institution must accommodate 200 patients of both sexes, with the requisite number of officers and servants, and due attention must be paid in the plan to the proper classification of the patients, and the climate in which the asylum is to be erected. The plan must also show how an addition may be made for the accommodation of 100 patients more, in the event of such being required. The plans must also set forth the probable cost of the building in stone, brick, and iron. The principal portion of the building is to be allotted to paupers, but the commissioners are desirous of setting aside sufficient apartments for the accommodation of about 25 persons in better circumstances of life, and direct the attention of competitors to this arrangement. The plans must be prepared and transmitted to William Burge, Esq., Q.C., 1, Paper-buildings, Temple, on or before the 22nd of August next.—London, May, 1844.

ADVERTISEMENTS.

FIRE BRICKS at Ward's Honduras Wharf, Bankside, 25 per cent. under the current prices. Shipping orders and country dealers well supplied. Plaster stone, white and gray, for gypsum and calcining. River ballast for concreting, and Thames sand. Orders executed from ships in the river at the lowest prices. Patent malting and corn drying kiln bricks. Prices by letter attended to at the Hall of Commerce, Threadneedle-street, in 'Change hours.

BASTENNE BITUMEN COMPANY, Offices, 31, Poultry. The Directors of this Company beg leave to call the attention of ARCHITECTS, BUILDERS, and others, to the very beneficial results attendant on the use of BITUMEN in the erection of buildings, &c. Its application as a FLOORING will be found eminently useful. It is also valuable for numerous other purposes, more particularly where the object sought for is the EXCLUSION OF DAMP AND VERMIN. The Directors beg to refer to the works in Trafalgar-square, which have given general satisfaction. Scale of prices per foot square:—1 inch thick, 8d.; ¾ inch thick, 7d.; ½ inch thick, 6d. Works not measuring 400 feet, 1d. per foot extra. Roofing executed at 6d. and 7d. per foot square. Concrete is charged in addition according to the thickness when required. Carriage and men's time are charged extra when works are executed beyond three miles from the General Post-office. Bitumen £6 per ton, without grit. Bitumen £5 per ton, with grit.

CHARLES F. TILSTONE, Sec.

TERRO METALLIC DRAIN PIPES, PAVING AND ROOFING TILES, and numerous other articles manufactured from the blue Terro Metallic Clay which are, in point of durability and hardness, nearly equal to cast-iron; to be had at reduced prices at WYATT, PARKER, AND CO., Albion-wharf, Holland-street, Blackfriars'-road.—Also a large quantity of Stourbridge Lumps and Tiles.

HOLBORN AND FINSBURY SEWERS, MIDDLESEX.

THE COMMISSIONERS of SEWERS for these LIMITS give NOTICE, that their Office, Hatton Garden, is open daily between the hours of Ten and Four, where information can be obtained (gratis) by persons about to Purchase or Rent Houses or Property, or take Land for Building purposes, of the situation and level of the public Sewers, capable of affording sufficient Drainage, and which they recommend all such Persons to apply for at the above Office.

By the Court,

STABLE and LUSH, Clerks.

COURT OF SEWERS FOR WESTMINSTER, AND PART OF MIDDLESEX, No. 1, Greek-street, Soho-square.

TO BUILDERS and Others interested in buildings or in ground for building upon, within the district under the jurisdiction of this Court, drained by water-courses falling into the river Thames, between the city of London and the parish of Fulham.

The Commissioners hereby give notice, that by an Act of the 47th Geo. III. (chap. 7, local) it is required that, previously to the making of any new sewer in any street, lane, or public way, or in any part intended to become a street, lane, or public way, or to carry off or drain off water from any house, building, yard, or ground, into any sewer under their management or within their jurisdiction, a notice in writing shall be given to them, or to their clerk at their office, and that such new sewer or sewers shall be constructed and made in such manner and form as shall be directed by the said Commissioners, and not otherwise.

And, in order to prevent the serious evils and inconveniences that must arise from ground proposed to be built upon being excavated to too great a depth, the Commissioners have directed that, upon application being made at this office previous to the excavation of such ground, information shall be given as to the lowest depth at which the same can be drained.

And the Commissioners do also give notice that, whenever the lower floors or pavements of buildings shall have been laid so low as not to admit of their being drained with a proper current, they will not allow any sewers, or drains into sewers, to be made for the service of such buildings.

It is recommended to all persons about to purchase or take houses, or other premises, to ascertain whether such premises have separate and distinct drains into common sewers.

All petitions must be delivered at this office at least three clear days before they are presented to the Commissioners; and all such petitions will be called on in the order of their application, and the name of any party not present when called on to support the application will be struck out, and the proceedings must in consequence be commenced de novo.

All communications made with any sewer without leave of the Commissioners, will be cut off, and the parties making the same will subject themselves to a fine.

By order of the Court,

LEWIS C. HERTSLET, Clerk.

SEYSSEL ASPHALTE COMPANY.

"CLARIDGE'S PATENT,"

ESTABLISHED 1838.

This ASPHALTE is a Bituminous Limestone, obtained from an inexhaustible Mine at Pyrimont, in the Jura Mountains.

Previously to its introduction into this country, in 1838, the Material had been used for many years in France, and from its great utility was extensively patronized by the Government of that Country.

Among the various uses to which it can be applied, the following may be enumerated:—For Foot-Pavements, public and others; in the Carriage Approach to Mansions, Garden-walks, and Terraces; the flooring of Kitchens and other basement offices; also of Coach Houses and Stables, Dog Kennels, Barn Floors, Cow Houses, Piggeries, Poultry Houses, Tun Rooms, and Maltings. For Roofing, Covering of Railroad and other Arches, the Lining of underground Cellars near Rivers to prevent the ingress of the Tides; also in Covering the ground-line of Walls, to prevent damp rising (this application of the Asphalte of Seyssel is particularly recommended by the Commissioners on the Fine Arts), thereby rendering the basement stories in the worst situations both dry and warm. It is an excellent Cement, as applied to Docks, Breakwaters, or Walls built for resistance to the encroachments of the Sea. For lining of Tanks, Fish-Ponds, and other Hydraulic purposes.

J. FARRELL, Secretary,
Seyssel Asphalte Company's Works,
"Claridge's Patent,"
Stangate Depôt, London.

COMMISSIONERS OF FINE ARTS' REPORT ON THE MEANS OF PREVENTING DAMP IN WALLS.

THE DIRECTORS of the SEYSSEL ASPHALTE COMPANY have much pleasure in recommending to the notice of Architects, Builders, and others, the application of THE ASPHALTE OF SEYSSEL as the only effectual means of preventing DAMP rising in WALLS.

The following account of its application is extracted from "The Appendix to the Commissioners of Fine Arts' Report," page 18.

"In 1839 I superintended the construction of a house of three stories on the Lac d'Enghien. The foundation of the building is constantly in water, about 19½ inches below the level of the ground-floor. The entire horizontal surface of the external and internal walls was covered, at the level of the internal ground-floor, with a layer of Seyssel Asphalte, less than half an inch thick, over which coarse sand was spread.

"Since the above date no trace of damp has shewn itself round the walls of the lower story, which are for the most part painted in oil of a gray stone colour. It is well known that the least moisture produces round spots, darker or lighter, on walls so painted. Yet the pavement of the floor, resting on the soil itself, is only about 2½ inches above the external surface of the soil, and only 19½, at the utmost, above that of the sheet of water.

"The layer of Asphalte having been broken and removed, for the purpose of inserting the sills of two doors, spots indicating the presence of damp have been since remarked at the base of the door-posts."

POLONCEAU'S BITUMEN PAVEMENT for paving Foot walks, Terraces, Garden walks, Stables, Coach Houses, Granaries, Corn Stores, and Salt Warehouses. For the exclusion of Damp and Vermin in Basements it is particularly adapted, and for Roofing Dwelling Houses, Porticos, Balconies, and Sheds. Price 3s. 6d. per square yard. BITUMEN for covering the Arches of Bridges, Culverts, &c. &c. on Railways and other places (with instructions for laying it down), may be had at the rate of 45s. per ton, by applying to JOHN PILKINGTON, 15, Wharf-road, City-road.

H. BESSEMER'S PATENT GOLD PAINT. Sole Agents, R. TILLEY & GARROD, 245, Blackfriars-road, London.

The above METALLIC PREPARATION is intended to supersede the use of Gold Leaf, as it gives an equally beautiful effect; is extremely durable; will bear washing equally well with any other description of fine paint; and in comparison, costless, requiring only to be applied with an ordinary brush. It will be found particularly adapted for the following purposes:—

HOUSE-PAINTERS and DECORATORS. For exterior and interior Decorations, Iron Works, Mouldings, Cornices, Centres, Brackets, Figures and Casts of every description, whether in Plaster or Metal, Writing and all ornamental work where gold is required to be introduced.

SHIP-PAINTERS and DECORATORS. For such Ornamental Work, either within or without, as may require gilding, and from its cheapness, affording an opportunity of embellishment so desirable, but which is frequently neglected from its great expense.

PLASTURE FIGURE-MAKERS. For general use upon the Figures, Casts, and Medallions manufactured for ornamental purposes.

And for various other uses here undescribed, but which its low cost may likewise adapt it to.

To be had wholesale only as above, and retail at most Colour Warehouses in the kingdom.

Sold in bottles, 6s. each.—A liberal allowance to the trade.

COMPOSITION for WRITING with STEEL PENS.—STEPHENS'S WRITING FLUIDS comprise the most splendid and durable colours, and the most indelible compositions, which art can produce; they consist of

A Blue Fluid, changing into an intense black colour.

Patent Unchangeable Blue Fluids, remaining a deep blue colour. Two sorts are prepared, a Light and Dark Blue.

A superior Black Ink, of the common character, but more fluid.

A Superior Carmine Red, for contrast writing.

A Liquid Rouge Carmine, for artists and contrast writing, in glass bottles.

A Carbonaceous Record Ink, which writes instantly black, and being proof against any chemical agent, is most valuable in the prevention of frauds.

A Liquid, Mechanical, and Architectural Drawing Ink, superior to Indian Ink.

Marking Inks for linen; Select Steel Pens; Inkholders.

Prepared by HENRY STEPHENS, the Inventor, No. 54, Stamford-street, Blackfriars-road, London, and Sold by Stationers and Booksellers in Bottles, at 3d., 6d., 1s. and 2s. each.

CAUTION.—The Unchangeable Blue Fluids are patent articles; the public are therefore cautioned against imitations, which are infringements; to sell or use which is illegal. Also purchasers should see that they are not served with the Blue Black instead of the Unchangeable Blue, as these articles are often confounded.

N.B.—Black Ink, and imitations of the above articles, are constantly being announced as new discoveries, but on examination, they will be found to have some new name only.

PLUMBERS, PAINTERS, BUILDERS, and OTHERS supplied with CROWN and SHEET WINDOW GLASS, SHEET PLATE, &c. &c., for Pictures, Glazing, &c. &c., in any quantity, at Manufactory Prices.

TURPS, per gallon	2s. 4d.
LINSEED OIL, ditto	2s. 4d.
SHEET LEAD, in sheets, per cwt.	18s. 6d.
Ditto, cut to sizes and PIPE	19s. 6d.
WHITE LEAD (Genuine) per cwt.	26s. 0d.

Colours, Pipe, Brushes, &c. &c., equally low, and quality warranted. Complete Lists, priced, may be had on applying to R. COGAN, 5, Princes-street, Leicester-square, London.

PRINT PUBLISHERS, PICTURE FRAME AND CABINET MAKERS, can be provided with flatted Crown, flattened Sheet, and the patent Sheet Plate, Lists of which, shewing the price for any Square, from 14 by 12 to 40 by 30 of Best and Second quality, will be sent (gratis) upon receiving the address. Builders, Glaziers, and others having to Contract, sending a copy of their specifications, with a list of dimensions to R. COGAN, will receive by return of post the lowest prices for all qualities and sizes of Crown Sheet-Glass and Sheet-Plate, &c. Glazing estimated for, if required.

NURSERYMEN, MARKET GARDENERS, AND OTHERS requiring Small Glass, will find a greater variety of sizes (a large Stock of which is constantly on hand) than is kept by any other House in London.

COMMON SHEET AND CYLINDER. The advantages of Common Sheet over Crown for Glazing Sky-lights is decidedly great, and is generally used where strength or superior appearance is required; a light 6 feet 6 in. long, with openings of any width, needs only one lap. This Glass is considerably stouter than Crown, and may be had from 1s. 3d. per foot.

Also may be had,

COGAN'S PATENT CHIMNEY FOR GAS OR OIL, Which effects a great saving in the consumption, produces a more brilliant light, prevents smoke, and is cheaper than any other Patent Chimney sold.

LAMP SHADES AND GAS GLASSES,

OF EVERY DESCRIPTION.

GAS CONTRACTORS, FITTERS, GLASS MERCHANTS and others supplied with Lists of nearly 100 Patterns, with prices affixed, sent to any part of the Kingdom gratis.

CLOCK MAKERS, ALABASTER FIGURE MAKERS, ARCHITECTS, MODELLERS, AND OTHERS, supplied with FRENCH ORNAMENT SHADES, for covering Models of Public Buildings, Geological Curiosities, &c. &c. of all sizes and shapes. List of Prices may be had on application.

French Table Flowers, China Vases, Fancy Glass Ware, and Alabaster Figures in every variety.

R. C. having just completed his Show Rooms for the above articles, begs to invite the inspection of the Public. A liberal Discount to Bazaar keepers and others.

HENDRY and GLOVER, IRON-FOUNDERS, beg to inform their customers that they have removed their Foundry (from Smart's-buildings) to CHARLES-STREET and 168, DRURY-LANE, where they have adopted every improvement to enable them to compete successfully in quality, price, and punctuality. They have also an extensive and well-arranged stock of patterns for every description of Castings.

R. HENLY & Co., WHOLESALE IRONMONGERS, and MANUFACTURERS of KITCHEN-RANGES, STOVES, &c., 196, Blackfriars-road, and 117, Union-street, Borough.

Strong Self-acting Kitchen-Ranges, with back Boiler and Oven, and Wrought Bars:—

3 ft.	3 ft. 3 in.	3 ft. 6 in.	3 ft. 9 in.	4 ft.
3*l.* 6*s.*	3*l.* 13*s.*	3*l.* 16*s.*	4*l.*	4*l.* 10*s.*

Henly's Patent Improved, with back Boiler and Wrought Iron Oven:—

3 ft.	3 ft. 3 in.	3 ft. 6 in.	3 ft. 9 in.	4 ft.
5*l.*	5*l.* 15*s.*	6*l.* 5*s.*	6*l.* 10*s.*	7*l.*

Best Register Stoves, at 8d., 9d., and 10d. per inch.
Do. Elliptic do., at 3½d., and 4d. do.

All Goods are warranted, and delivered free within 6 miles of London.

TO BUILDERS AND OTHERS.—W. SMITH solicits a trial by his IMPROVED PATENT MACHINERY for PLANING. Floor-boards ploughed and tongued; Match-boarding ⅞ to 2 inches thick and 18 inches wide; and Sticks-moulding, of which, pattern, prices, &c., can be had at the Standard Factory, Wharf-road, City-road, where a stock of Mouldings will always be kept; also at 58, Watling-street, City.

GRANITE.—ORDERS intended for the FOGGIN TOR QUARRY, from which the Nelson Pillar, the Graving Dock at Woolwich, and the embankment for the new Houses of Parliament were supplied,—to be addressed to Mr. Hoar, the town Manager for the Company, at GROSVENOR WHARF, MILLBANK.

Plinths, Bases, Monuments, &c. are furnished with finished labour, or Stones supplied scappled to size.

TO BUILDING SOCIETIES AND BUILDERS.

SEVERAL PLOTS OF FREEHOLD AND LEASEHOLD BUILDING GROUND may be had in the best neighbourhood in London for respectable Fourth-rate Dwellings at a very low ground-rent. The houses may be let immediately they are completed. Apply to Henry Flower, Esq., Architect and Surveyor, 14, North-buildings, Finsbury-circus.

THOMAS JOHN CROGGON,

MANUFACTURER'S AGENT, 8, INGRAM-COURT, FENCHURCH-STREET,

Begs to call the attention of BUILDERS and the TRADE generally to the very advantageous Terms on which he offers—
IRON CASTINGS, of every description. BEST NEWCASTLE FIRE BRICKS and CLAY.
ROMAN CEMENT, of very superior quality. WROUGHT and CUT NAILS.

By Her Majesty's Royal Letters Patent.

PATENT ASPHALTE ROOFING.

THE above material has been used and approved by the Nobility, Gentry, and Agriculturists generally, as a Roofing and Covering to sides of Farm Buildings; its advantages are—Lightness, Durability, and Economy. Being a non-conductor, it has been proved an efficient "Protective Material" to Plants, and is now in use at the "Royal Horticultural Society's Gardens, Chiswick." It can be had of any length, 32 inches wide, at One Penny per superficial foot. THOS. JOHN CROGGON, 8, Ingram-court, Fenchurch-street, London.

A Discount to the Trade.

BUILDERS' AND CARPENTERS' IRONMONGERY WAREHOUSE,

FOR THE EXCLUSIVE SUPPLY OF PARTIES ENGAGED IN THE ABOVE TRADES.

THE Proprietor of this Establishment has, by his connections with the most extensive Manufactories, selected the largest and best-suited Stock of Builders' Ironmongery yet offered to notice. It includes every article in Ironmongery suited to Building purposes, such as Locks, Nails, Screws, and every requisite for internal fittings, finishing, and decoration; also, Rain Water Pipe, Sash Weights, and all kinds of Castings, and combines (being entirely new) all modern improvements in principle and design. The Prices throughout, even in the most minute article, have been the object of the strictest economical consideration, the profit of the undertaking being anticipated only by a large return. From this Stock every article may be selected, exactly adapted for its intended use, of any required quality or quantity, at a moment's notice, and Catalogues of Prices had, per post, free, or on application at the Premises, 18, Blandford-street, Manchester-square, London, leading from Baker-street, Portman-square.

JOHN YOUNG, Jun., Proprietor.

BRITANNIA IRON WORKS, 174, HIGH HOLBORN,

"LATE THE ORIGINAL LITTLE DUST-PAN,"

STOVE, GRATE, KITCHEN RANGE AND STEAM-COOKING APPARATUS MANUFACTORY, WHOLESALE AND RETAIL IRONMONGERY WAREHOUSE.

R. K. BUTLER

RESPECTFULLY INFORMS ARCHITECTS, BUILDERS, IRONMONGERS, AND ALL PARTIES DESIROUS OF

ECONOMICAL OUTLAY IN FURNISHING IRONMONGERY,

That he is completing very extensive alterations at this Establishment, and orders to any extent can be selected in a few minutes; R. K. Butler is determined to sell at prices that cannot fail giving satisfaction to the most frugal purchaser; and any article purchased at the Britannia Works may be returned or exchanged, if not approved.

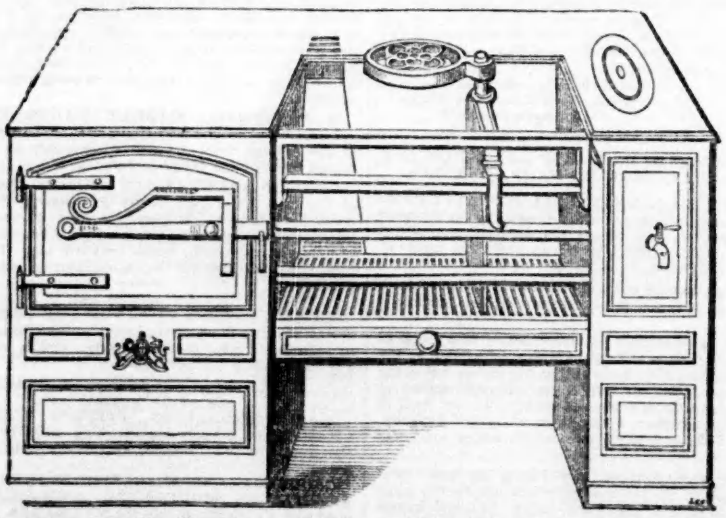
R. K. Butler, having purchased for cash, "previous to the great advance upon iron," a very extensive assortment of BLACK AND BRONZED IRON FENDERS, FIRE-IRONS, AND JAPANNED TRAYS, Is now selling them considerably below their present value, and solicits an early inspection of his Show-rooms.

VENTILATING, WARMING BY HOT WATER.

Staircase Railings, Palisades, and Balconies, made from original designs.
Experienced and steady Workmen sent to all parts of the kingdom.

THE PANKLIBANON IRON WORKS,

WHOLESALE AND RETAIL, 58, BAKER STREET, PORTMAN SQUARE.



ARCHITECTS, BUILDERS, and Others, about to supply STOVES and KITCHEN APPENDAGES, will find at this Establishment the most unique and elegant assortment of STOVE-GRATES, FENDERS, and FIRE-IRONS ever offered to the Public, at prices considerably below the usual charges. The Proprietors at the same time beg to invite attention to their extensive Stock of FURNISHING IRONMONGERY, Tinned Copper, Tin and Iron Cooking Vessels, Block Tin Dish-Covers, Japanned Ware, Table Cutlery, and especially their Sheffield Plate and German Silver Wares, embracing every Article suitable for the Table, comprising Dish and Plate Covers, Liquor Frames, Epergnes, &c. &c. The plan adopted by the Proprietors of affixing the price to each article for cash, enables all purchasers to have the same advantage. The Patent Thermio Stove is in daily operation. THORPE, FALLOWS, & COMPANY, 58, Baker-street, Portman-square, London.

BRITANNIA LIFE ASSURANCE COMPANY, 1, Princes Street, Bank, London.

This institution is empowered by Special Act of Parliament (IV. Vict. cap. IX.), and is so constituted as to afford the benefits of Life Assurance in their fullest extent to Policy-Holders, and to present greater facilities and accommodation than are usually offered by any other Companies.

Amongst others, the following important advantages may be enumerated:—

A most economical set of Tables—computed expressly for the use of this Company, from authentic and complete data, and presenting the lowest rates of Assurance that can be offered without compromising the safety of the institution.

DECREASING RATES OF PREMIUM.

By this Table the Policy-holder has the option of discontinuing the payment of all further Premiums after TWENTY, FIFTEEN, TEN, and even FIVE years; and the Policy still remaining in force—in the first case, for the full amount originally assured; and in either of the three other cases, for a portion of the same according to a fixed and equitable scale endorsed upon the Policy.

Increasing Rates of Premium on a new and remarkable plan for securing Loans or Debts; a less immediate payment being required on a Policy for the whole term of Life than in any other Office.

CREDIT TABLE.

By this Table the Premiums may remain unpaid for five years, upon satisfactory security being given for the liquidation of the same at the expiration of that period.

Premiums payable either Annually, Half-yearly, or Quarterly, in one sum, or in a limited number of payments.

A Board of Directors in attendance daily at Two o'clock.
Age of the Assured in every case admitted in the Policy.
Medical Attendants remunerated in all cases for their reports.

Extract from Increasing Rates of Premium, for an Assurance of 100*l.* for Whole Term of Life.

Age.	Annual Premiums payable during				
	First Five Years.	Second Five Years.	Third Five Years.	Fourth Five Years.	Remainder of Life.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	1 1 4	1 5 10	1 10 11	1 16 9	2 3 8
30	1 6 4	1 12 2	1 19 1	2 7 4	2 17 6
40	1 16 1	2 4 4	2 14 6	3 7 3	4 3 4
50	2 16 7	3 9 4	4 5 5	5 6 3	6 13 7

PETER MORRISON, Resident Director.

A Liberal Commission allowed to Solicitors and Agents.

FAMILY ENDOWMENT, LIFE ASSURANCE, AND ANNUITY SOCIETY (Established in 1835), No. 12, Chatham Place, Blackfriars, London.

TRUSTEES.

William Butterworth Bayley, Esq., (Director H. E. I. C.)
Henry Procter, Esq.
Martin Tucker Smith, Esq., (Director H. E. I. C.)

DIRECTORS.

William Butterworth Bayley, Esq., (Director H. E. I. C.) Chairman.
John Fuller, Esq., Deputy Chairman.

Henry Bowden, Esq.,	Edward Lee, Esq.
Robert Bruce Chichester, Esq.	William Prinsep, Esq.
C. H. Latouche, Esq.	Joshua Walker, Esq.
Elliot Macnaghten, Esq. (Director H. E. I. C.)	Major Willock, K.L.S.

ENDOWMENTS FOR FUTURE CHILDREN.

To SOLICITORS, PARENTS AND GUARDIANS.—By this mode of Insurance great advantages are obtained in securing provisions for Children. By the plan adopted in *other* offices there is a separate Endowment upon each child after its birth, and a separate Premium upon each Endowment, the Premiums increasing as the children increase. This Office for a Premium fixed at the time of Insurance, and not liable to further increase, will ensure the same Endowment to every after-born child—and thus, while every child will have the same provision, the Parent will not be subject to the burden of increasing Premiums. This mode of Endowment has been sanctioned by the Court of Chancery, upon the marriage of a young Lady, a Ward of Court, and Forms will be supplied by the Office.

The following are extracts from the Society's Tables, which have been calculated expressly for this Office:—

For assuring to *each* future Child 100*l.* on completing its twenty-first year, by the payment of a single Sum or Twenty-two Annual Premiums.

Age of the Wife.	Single Sum.	Twenty-two Annual Payments.	Amount of Endowment.	Payable at the age of
	£. s. d.	£. s. d.	£.	
18	142 17 2	9 10 2	100	21
21	134 1 8	8 18 6	"	"
24	125 13 6	8 7 3	"	"
26	119 17 2	7 19 6	"	"

Four-fifths of the Profits are divided periodically among the assured. Annuities of all kinds are granted by this Office.

LIFE ASSURANCE.

The Society undertakes Insurance against all the ordinary contingencies affecting human life, at Premiums as low as is consistent with security; for example,

ANNUAL PREMIUM PER CENT. FOR THE WHOLE OF LIFE.

Age.	With Profits.	Without Profits.
	£. s. d.	£. s. d.
25	2 3 1	1 19 1
30	2 9 7	2 4 7
35	2 16 2	2 11 1
40	3 5 9	3 0 3
45	3 16 2	3 9 10
50	4 10 6	4 4 9

*** Liberal Commission allowed to Solicitors and Agents.
JOHN CAZENOVE, *Secretary.*

LONDON: Printed by CHARLES WYMAN, of 49, Cumming-street, Pentonville, in the County of Middlesex, Printer, at the Printing-Office of J. & H. COX, *Brothers*, 74 & 75, Great Queen-street, Lincoln's-Inn Fields, in the Parish of St. Giles-in-the-Fields, in the same County; and published by the said CHARLES WYMAN, at the Office of "THE BUILDER," 2, York-street, Covent-Garden, in the Parish of Saint Paul, Covent-garden, in the said County.—Saturday, August 10th, 1844.